

Form oresadoc – oresadocv27

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

---

Case No.: 19-27085-MBK  
Chapter: 13  
Judge: Michael B. Kaplan

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Temeko R. Foster  
dba Wow Your Ideas  
400 Maple Grove Boulevard  
Lumberton, NJ 08048

Michelle R. Foster  
400 Maple Grove Boulevard  
Lumberton, NJ 08048

Social Security No.:

xxx-xx-4312

xxx-xx-0661

Employer's Tax I.D. No.:

---

**ORDER RESPECTING  
AMENDMENT TO SCHEDULE D, E/F, G OR H  
OR LIST OF CREDITORS**

The Court having noted that the debtor filed an Amendment to Schedule E/F on 11/20/2020 or to the List of Creditors on N/A , and for good cause shown, it is

ORDERED that the debtor must provide notice of the Amendment to the creditor(s) or party(ies) being deleted, added or modified and to the trustee in the case, if any, not later than 7 days after the date of this Order.

It is further ORDERED that the debtor(s) must serve on added creditors or parties, not later than 7 days after the date of this Order, the following:

1. A copy of the applicable Notice of Chapter 13 Bankruptcy Case, and
2. In a Chapter 11 case:
  - a) a copy of the last modified plan and disclosure statement, if any, and
  - b) a copy of any order approving the adequacy of the disclosure statement and/or the scheduling of the plan for confirmation.
3. In a Chapter 12 or Chapter 13 case:
  - a) a copy of the Notice of Hearing on Confirmation of Plan, if any, and
  - b) a copy of the last modified plan that has been filed in the case.

It is further ORDERED that not later than 7 days after the date of this Order, the debtor(s) must file the Local Form, Certification of Service, certifying compliance with the above requirements.

It is further ORDERED that the added creditors or parties have

1. until the original deadline, if any, fixed by the court to file a complaint to object to the debtor's discharge or dischargeability of certain debts, or sixty 60 days from the date of this Order, whichever is later;
2. until the original deadline, if any, fixed by the Court to file a proof of claim or required supplement,

or sixty 60 days from the date of this Order, whichever is later;

3. until the original deadline fixed by the Court to object to exemptions, or thirty 30 days from the date of this Order, whichever is later.

Dated: November 23, 2020

JAN: mjb

Michael B. Kaplan  
United States Bankruptcy Judge

In re:  
Temeko R. Foster  
Michelle R. Foster  
Debtor(s)

Case No. 19-27085-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Nov 23, 2020

User: admin  
Form ID: oresadoc

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
--------	------------

+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
---	--

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 25, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Temeko R. Foster, Michelle R. Foster, 400 Maple Grove Boulevard, Lumberton, NJ 08048-4618

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Nov 23 2020 21:26:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 25, 2020

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 23, 2020 at the address(es) listed below:

Name	Email Address
------	---------------

Albert Russo	docs@russotrustee.com
--------------	-----------------------

Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
--------------	---

Andrew L. Spivack	on behalf of Creditor CALIBER HOME LOANS INC. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
-------------------	---

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Nov 23, 2020

Form ID: oresadoc

Total Noticed: 2

Denise E. Carlon  
on behalf of Creditor MEB Loan Trust IV dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com

Douglas J. McDonough  
on behalf of Creditor Bank of America NA DMcDonough@flwlaw.com

Douglas J. McDonough  
on behalf of Creditor MEB Loan Trust IV DMcDonough@flwlaw.com

Lee Martin Perlman  
on behalf of Joint Debtor Michelle R. Foster ecf@newjerseybankruptcy.com  
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Lee Martin Perlman  
on behalf of Debtor Temeko R. Foster ecf@newjerseybankruptcy.com  
mcdoherty@ecf.courtdrive.com;hspivak@ecf.courtdrive.com

Nicholas V. Rogers  
on behalf of Creditor LOANCARE LLC nj.bkecf@fedphe.com

Nicholas V. Rogers  
on behalf of Creditor CALIBER HOME LOANS INC. nj.bkecf@fedphe.com

Robert Davidow  
on behalf of Creditor CALIBER HOME LOANS INC. nj.bkecf@fedphe.com

Robert Davidow  
on behalf of Creditor LOANCARE LLC nj.bkecf@fedphe.com

Sindi Mncina  
on behalf of Creditor CALIBER HOME LOANS INC. smncina@rascrane.com

U.S. Trustee  
USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 14